Electronic Acknowledgement Receipt				
EFS ID:	7656073			
Application Number:	09993992			
International Application Number:				
Confirmation Number:	9063			
Title of Invention:	Methods and apparatus for automatically exchanging credit information			
First Named Inventor/Applicant Name:	William Phelan			
Customer Number:	04743			
Filer:	David C. Read/Denise Wertz			
Filer Authorized By:	David C. Read			
Attorney Docket Number:	29804/36569A			
Receipt Date:	20-MAY-2010			
Filing Date:	14-NOV-2001			
Time Stamp:	17:47:39			
Application Type:	Utility under 35 USC 111(a)			

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File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		36569A.PDF	938199	yes	14
			79edc4d8c26dcf7ff820c92efb42702c851d 2314		
	Multip	part Description/PDF files in	zip description		
	Document Description		Start	End	
	Extension of Time		1	1	
	Amendment/Req. Reconsideration-After Non-Final Reject		2	2	
	Claims		3	10	
	Applicant Arguments/Remarks Made in an Amendment		11	14	
Warnings:					
Information:					
2 Fee Worksheet (PTO-875)	Fee Worksheet (PTO-875)	fee-info.pdf	30216	. no	2
			a3219e02df55e9e0ebbf0534769d88a4ee1 79cb1		
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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.